

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: : Case No.: 19-22357-GLT  
: Chapter: 13  
Matthew A. Manges :  
Christina L. Manges :  
: Date: 7/15/2020  
*Debtor(s).* : Time: 09:30

**PROCEEDING MEMO**

**MATTER:** #53 - Motion for Relief from Stay Filed by U.S. Bank National  
Association, as indenture trustee, for the holders of the  
CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3  
#69 - Response filed by Debtor  
  
#49 - Continued Motion for Relief from Stay Filed by Credit  
Acceptance Corporation  
# 68 - Response filed by the debtors

**APPEARANCES:**

Debtor: Daniel P. Foster  
Trustee: Ronda J. Winnecour  
US Bank: James Warmbrodt  
Credit Acceptance  
Corporation: Bill Craig

**NOTES: (9:57)**

Court: There is a confirmed amended plan.

Craig: Unfortunately I wasn't able to get any authority to withdraw the motion. So I can only push for default clauses on the trustee payments.

Warmbrodt: We've received payments in May and June. But as the trustee's records indicate, payment due my client totals \$7,271 - which is almost double what we've been paid so far.

Foster: I understand why the motions were filed, my client had issues with unemployment. They are working now and there is a wage attachment remitting. I don't want to consent to default language and the debtors have done the best they can.

Court: I find it significant that there weren't objections to the confirmed amended plan. The current arrears are being dealt with in the current plan and wages are currently attached and remitting. So, on that basis, I find both creditors are adequately protected.

**OUTCOME:**

1. Continued Motion for Relief from Stay Filed by Credit Acceptance Corporation [Dkt. No. 49] is DENIED for the reasons stated on the record. [Text Order to Issue]
2. Motion for Relief from Stay Filed by U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 [Dkt. No. 53] is DENIED for the reasons stated on the record. [Text Order to Issue]

**DATED:** 7/15/2020